

Information to identify the case:

Debtor 1:	Joyce A. Ansong	Social Security number or ITIN:	xxx-xx-4271
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 5/1/18
Case number:	18-18951-JNP	Date case converted to chapter:	7 2/14/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joyce A. Ansong	
2. All other names used in the last 8 years		
3. Address	35 Beaver Dam Drive Sicklerville, NJ 08081	
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

Debtor **Joyce A. Ansong**

Case number **18-18951-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/19/19
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7. Meeting of creditors	March 18, 2019 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/17/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Joyce A. Ansong
 Debtor

Case No. 18-18951-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 32

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db +Joyce A. Ansong, 35 Beaver Dam Drive, Sicklerville, NJ 08081-5673
 517565819 +Aamco Gill Automotive LLC dba Aamco, Duvera Financial dba EasyPay Finance,
 1910 Palomar Point Suite 101, Carlsbad, CA 92008-5578
 517543079 +Chancellor's Learning Systems, Inc., c/o Schachter Portnoy, LLC, 3490 US Route 1,
 Princeton, NJ 08540-5920
 517492839 +Debt Recovery Solution, Attn: Bankruptcy, Po Box 9003, Syosset, NY 11791-9003
 517492848 +KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
 517492846 +Kingsley Kwapong, 3007 Holland Drive, Somerset, NJ 08873-4689
 517638509 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,
 Parsippany, NJ 07054-4609
 517494909 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517635684 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8,
 Charlotte, NC 28217-1932
 517492850 +Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 28219-9409
 517492849 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, 50 Barrack Street, Trenton, NJ 08695)
 517492851 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
 517551541 +Wilton's Corner Proprietary Association, c/o George C. Greatrex, Jr., Esquire,
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecf@newjerseybankruptcy.com Feb 20 2019 02:03:51 Lee Martin Perlman,

tr Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
 +EDI: QJDMARCHAND.COM Feb 20 2019 06:28:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2019 02:05:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 20 2019 02:05:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517492837 +EDI: BANKAMER.COM Feb 20 2019 06:28:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517492838 +EDI: CCS.COM Feb 20 2019 06:28:00 Credit Collections Services, Attention: Bankruptcy,
 725 Canton Street, Norwood, MA 02062-2679
 517492840 EDI: ESSL.COM Feb 20 2019 06:28:00 Dish Network, PO Box 4034, Woburn, MA 01888
 517492841 +EDI: DCI.COM Feb 20 2019 06:28:00 Diversified Consultants, Inc., PO Box 551268,
 Jacksonville, FL 32255-1268
 517492842 E-mail/Text: operationsclerk@easypayfinance.com Feb 20 2019 02:04:04 Easypay/dvra,
 Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
 517492843 +EDI: IIC9.COM Feb 20 2019 06:28:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 517492844 +EDI: IRS.COM Feb 20 2019 06:28:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517633899 EDI: JEFFERSONCAP.COM Feb 20 2019 06:23:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517492845 EDI: JEFFERSONCAP.COM Feb 20 2019 06:23:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 517562388 +EDI: PRA.COM Feb 20 2019 06:28:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517633766 EDI: PRA.COM Feb 20 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 517492852 +EDI: VERIZONCOMB.COM Feb 20 2019 06:23:00 Verizon, 500 Technology Dr Ste 30,
 Saint Charles, MO 63304-2225
 517623479 +EDI: AIS.COM Feb 20 2019 06:28:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517635075 EDI: WFFC.COM Feb 20 2019 06:28:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 PO Box 19657, Irvine CA 92623-9657
 517492854 +EDI: WFFC.COM Feb 20 2019 06:28:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517492847* +Kingsley Kwapong, 3007 Holland Drive, Somerset, NJ 08873-4689
 517664441* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
 517492853* +Verizon, 500 Technology Dr Ste 30, Saint Charles, MO 63304-2225

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Feb 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
George C. Greatrex, Jr. on behalf of Creditor Wilton's Corner Proprietary Association
ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Lee Martin Perlman on behalf of Debtor Joyce A. Ansong ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor Carisbrook Asset Holding Trust
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8